

October 15, 1999

Hon. Commissioner of Patents and Trademarks
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT



Dear Sir or Madam:

Applicant, in accordance with his duty of disclosure pursuant to 37 C.F.R. § 1.56, hereby advises the United States Patent and Trademark Office of the references listed on the accompanying form PTO-1449 ("Information Disclosure Statement") for the enclosed patent application for a *System and Method for Real-Time Electronic Inquiry, Delivery, and Reporting of Credit Information*. A copy of each of the references cited on the PTO-1449 is enclosed.

Applicant believes that the instant Information Disclosure Statement fully complies with the disclosure requirements of 37 C.F.R. §§ 1.56, 1.97 and 1.98 as revised effective March 16, 1992, inasmuch as under the revised rule 37 C.F.R. § 1.98 there is no requirement for Applicant to explain the relevance of the references cited in an Information Disclosure Statement unless those references are not in the English language.

Applicant notes that although the cited references may be relevant to the examination of the above-referenced application, under 37 C.F.R. § 1.97(h), the filing of this Information Disclosure Statement "shall not be construed to be an admission that the information cited in the statement is, or is considered to be, material to patentability as defined in § 1.56(b)."

Respectfully Submitted,

C. Joan Gilsdorf

C. Joan Gilsdorf
Reg. No. 43,635

Draughon Professional Association
200 West Forsyth Street
Suite 1730
Jacksonville, Florida 32202
Phone: (904) 358-3777
Fax: (904) 353-6927